



Docket No. CITI0058-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Are the Application of:

Charles R. HASKINS

Examiner: KANOF, P.

Serial No. 09/381,243

Art Unit: 3628

Filed: January 21, 2000

For: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A
GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

BY FACSIMILE – 703-872-9306

U.S. Patent and Trademark Office
220 20th Street S.
Customer Window, Mail Stop Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

RECEIVED

SEP 21 2004

GROUP 3600

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

The following is response to the Office Action mailed March 16, 2004. The undersigned kindly requests consideration of the following amendments and remarks.